

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND

Form D to Appendix IX

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In re: James R. Oakley and  
Arline R. Oakley

Debtor(s)  
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: BK No. 11-14364  
Chapter 7

### PROPOSED LOAN MODIFICATION AGREEMENT

Now comes the debtor(s), James R. Oakley and Arline R. Oakley and Creditor, CitiMortgage, Inc., in the above-reference matter and propose a loan modification agreement regarding the debtor's property located at: 209 Legend Rock Road, Wakefield, Rhode Island, as follows:

Current Terms		Proposed Modified Terms	
Current UPB	\$220,971.61	Modified UPB	\$234,081.42
Current Maturity Date	07/01/2034	Modified Mortgage Term	February 1, 2053
Current Interest Rate	6.125%	Interest Rate	6.125%
Current Payment Due Date	05/01/2012	Post Modification Due Date	March 1, 2013
Current P & I	\$1519.03	Post Modification P & I	\$1,308.40
Current Payment Amount	\$ 2086.81 – Includes escrow payment of \$567.78.	Estimated Modified Payment Amount	\$1,876.18 - Includes escrow payment of \$567.78, subject to change periodically
Amount Capitalizing	\$13,109.81	Contribution Required	None

Signature of Debtor/Attorney

Signature of Creditor/Attorney

/s/ ~~Jacqueline M. Grasso~~, Esq.  
Date: 2/15/2013

/s/ ~~Wayne E. George~~  
Wayne E. George, Esquire  
Date: 2/15/13